

Single Premium Life Products for Wealth Transfer [as of 10/10/07]

| Company/ Product Name | <u>AIG Inheritance Life</u> -FOR SELECTED PROGRAMS ONLY- A+ AM Best, AA+ S & P Simplified Issue | <u>Americo-Lifetime Legacy</u> A- AM Best, A- S & P Simplified Issue | <u>Liberty Life- Estate Maximizer II</u> A AM Best, A S&P Simplified Issue |
|----------------------------|--|---|--|
| State Approval | All States Except: MA, VT | All States Except: AL, AK, MS, NJ, NY, PA, VT | All States Except KY |
| Issue Ages | 40-85 (age last birthday) | 55-85 (age last birthday) | 0-85(age last birthday) |
| Maturity Age | No maturity age | No maturity age | Guaranteed to endow at age 100. Contract continues past age 100. |
| Minimum Face Amount | None | None | None |
| Death Benefit Option | Level | Level | Level |
| Guaranteed Coverage* | Once the single premium is paid, if no loans or withdrawals are made the policy is guaranteed for life. | Once the single premium is paid, if no loans or withdrawals are made the policy is guaranteed for life. | Once the single premium is paid, if no loans or withdrawals are made the policy is guaranteed for life. |
| Premium Minimum: | NQ Only \$10,000 Single Premium | NQ Only \$15,000 Single Premium | NQ Only \$10,000 Single Premium |
| Maximum: | For instant approval: Age 40-49 \$50,000 50-54 \$75,000 55-59 \$90,000 60-64 \$110,000 65-74 \$150,000 75-80 \$200,000 81-85 \$50,000 Larger amounts available with normal underwriting. | Maximum single premium is based on the Net Amount of Risk. The Maximum Net Amount of Risk Americo will accept is \$150,000 on any one life. The Net Amount at Risk for underwriting purposes is the difference between the initial guaranteed minimum death benefit and the initial single premium payment. | For instant approval: Age 0-14 \$10,000 15-19 \$15,000 20-24 \$20,000 25-34 \$25,000 35-44 \$40,000 45-59 \$60,000 60-64 \$120,000 65-80 \$150,000 81-85 \$25,000 Larger amounts available with normal underwriting. |
| Return of Premium Benefit* | 100% return of principal guarantee | After 5 years | 100% return of principal guarantee |
| Riders Available | Waiver of Surrender Charge Rider if the insured, or insured's spouse: <ol style="list-style-type: none">1. Qualifying Medical stay (see policy)2. Chronic Illness (see policy) | Accelerated Benefit Payment Rider pays upon occurrence of: <ol style="list-style-type: none">1. Qualified permanent confinement to a nursing home2. Terminal Illness | Living Benefit: 90% of DB for terminal illness, chronically ill, or Inability to perform 2 of 6 ADL's Extended care benefit, including nursing home care. |
| Surrender Charges | 7 years- 40-79 – 7, 7, 6, 5, 4, 3, 2% 80-85 – 5, 4, 4, 3, 3, 2, 1% | N/A | 7 years- 0-80 - 7, 7, 6, 5, 4, 3, 2% 81-85 – 5, 5, 4, 4, 3, 3, 2% |
| Loans/Partial Surrenders | Policy loans available any time; wash preferred loans up to earnings after 10 years. Partial Withdrawals 10% accumulated value after 1 st policy year. | Policy loans after the first year and withdrawals after 5 years. | After the first contract year up to 10% of the account value or the total accumulated interest with no charge. |
| Commissions | 8.50% (ages 0-79) 6.00% (ages 80-85) | 13.00% (ages 55-80) 6.50% (ages 81-85) 2.00% (ages 81-85/Tobacco) | 6.00% (ages 0-80) 3.00% (ages 81-85) |

This is not a complete listing of all features for a specific product. Please review policy-specific features, definitions and limitations, applicable for the State of issue.

***Subject to certain paid premium requirements.**

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| Company/ Product Name | <u>North American Company</u> <u>Custom Access</u> A+ AM Best, AA S&P | <u>Lincoln National Life</u> <u>Guarantee UL or</u> <u>Jefferson Pilot-Legend XG</u> A+ AM Best AA S&P | <u>Transamerica</u> <u>Inheritance Builder</u> A+ AM Best, AA+ S&P Simplified Issue |
|----------------------------|---|--|--|
| State Approval | All States Except: AL, NY | LinNatl: All Except DE, HI, IL, MD, MA, MN, MS, NV, PA, VT JP Available Only in MA, NV, PA | All States |
| Issue Ages | 30-85 (age nearest) | 20-80 (age nearest birthday) | 20-85 (age last birthday) |
| Maturity Age | 120 | No maturity age | No maturity age. If the policy is in force when the insured reaches age 100, it will continue on with interest being credited, but no further COI charges. |
| Minimum Face Amount | \$25,000 | \$100,000 | None |
| Death Benefit Option | Level | 1. Level equal to the specified amount. 2. Increasing equal to the specified amount plus the policy value. | Level |
| Guaranteed Coverage* | 5 years at minimum annual premium payment | Coverage Protection Guarantee (CPG) is built into the base product and guarantees that the policy will not lapse. | Once the single premium is paid, if no loans or withdrawals are made, the policy is guaranteed not to lapse before age 100. |
| Premium Minimum: | NQ Only Premium to fund \$25,000 face amount | (See face amount) | NQ only \$5,000 Single Premium Additional minimum premium \$5,000 |
| Maximum: | Maximum premium is based on the Net Amount at Risk. Premium pay options: - Single Premium - Annual Premium 2-10 years | Guideline Premium Test premium is subject to DEFRA Guideline Premium limitations. Cash Value Accumulation Test may provide for greater premium limit. | \$1,500 times age (Example: \$1,500x60=\$90,000) |
| Return of Premium Benefit* | Yes | Not Available | Yes |
| Riders Available | Assisted Care Accelerated Benefit Rider Hospice Care Accelerated Benefit Rider Terminal Illness Accelerated Benefit Rider | Accelerated Benefits Rider pays upon occurrence of: 1. A specified dread disease 2. Qualified permanent confinement to a nursing home 3. Terminal Illness Children's Insurance Rider Disability Waiver of Monthly Deductions Disability Waiver of Specified Premium Guaranteed Insurability | Nursing Care Waiver Accelerated Death Benefit Rider for Terminal Illness Accelerated Death Benefit Rider for Long Term Care |
| Surrender Charges | 14 Years | 15 years Based on the specific amount and are graded down over the 15-year period. | 7 years - 8, 8, 8, 7, 6, 4, 2, 0% of each premium |
| Loans/Partial Surrenders | Yes | Available at issue up to 100% of the cash surrender value. Through the first 20 years - 6.5% interest. In years 21+ - 5.5%. Partial surrenders available at any time, subject to \$500 minimum. 3% minimum interest credit on loan amounts | Loans available after 1 st policy year. 12 months between each penalty free distribution. Minimum is \$1,000 and Cash Surrender Value must be at least \$5,000 after partial surrender. |
| Commissions | 7.50% | Approx 75% of Target 1st year 3.00% Excess 3.00% Renewal Years 2-5; 1.80% Renewal Years 6-10 | 6.50% (20-80) 3.50% (81-85) |

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